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DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)

☒ Declaration Submitted with Initial Filing OR ☐ Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)

Attorney Docket Number	03001.1040
First Named Inventor	SRINIVASAN et al.
COMPLETE IF KNOWN	
Application Number	10/706,470
Filing Date	11/12/2003
Art Unit	
Examiner Name	

As the below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY

(Title of the invention)

the specification of which

☒ is attached hereto

OR

☐ was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

[Page 1 of 4]

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PTO/SB/01 (10-01)
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DECLARATION — Utility or Design Patent Application

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City

State

ZIP

Country

Telephone

Fax

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR: ☐ A petition has been filed for this unsigned inventor

Given Name **Krishnakumar**
 (first and middle (if any))

Family Name **Srinivasan**
 or Surname

Inventor's
 Signature

Date

Valmiki Nagar
 Residence: City

Thiruvanniyur
 State

India
 Country

U.S.
 Citizenship

A 307, "Manasarovar"
Old # 19, III Seaward
 Mailing Address

Valmiki Nagar
 City

Thiruvanniyur
 State

600 041
 ZIP

India
 Country

NAME OF SECOND INVENTOR: ☐ A petition has been filed for this unsigned inventor

Given Name **Brian F.**
 (first and middle (if any))

Family Name **Stone**
 or Surname

Inventor's
 Signature

Date

Norcross
 Residence: City

GA
 State

USA
 Country

US
 Citizenship

5315 Spalding Bridge Ct.
 Mailing Address

Norcross
 City

GA
 State

30092
 ZIP

USA
 Country

☐ Additional inventors are being named on the _____ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

[Page 2 of 4]

PTO/SB/01 (10-01)
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DECLARATION — Utility or Design Patent Application

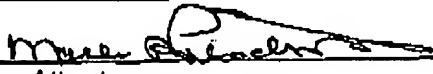
Direct all correspondence to: <input checked="" type="checkbox"/>		Customer Number or Bar Code Label	35856	OR <input type="checkbox"/>	Correspondence address below
Name					
Address					
City		State		ZIP	
Country		Telephone		Fax	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.					
NAME OF SOLE OR FIRST INVENTOR:			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name Krishnakumar (first and middle (if any))			Family Name Srinivasan or Surname		
Inventor's Signature			Date		
Valmiki Nagar Residence: City		Thiruvanniyur State	India Country	Indian Citizenship	
A 307, "Manasarovar" Old # 19, III Seaward Mailing Address					
Valmiki Nagar City		Thiruvanniyur State	600 041 ZIP	India Country	
NAME OF SECOND INVENTOR:			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name Brian F. (first and middle (if any))			Family Name Stone or Surname		
Inventor's Signature <i>Brian F. Stone</i>			Date 3/15/04		
Norcross Residence: City		GA State	USA Country	US Citizenship	
5315 Spalding Bridge Ct. Mailing Address					
Norcross City		GA State	30092 ZIP	USA Country	
<input type="checkbox"/> Additional inventors are being named on the _____ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.					

(Page 3 of 4)

PTO/SB/02A (08-03)
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DECLARATION	ADDITIONAL INVENTOR(S) Supplemental Sheet	Page <u>3</u> of <u>3</u>
--------------------	---	---------------------------

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Mark R.		Pendleton	
Inventor's Signature 		Nov. 12, 2003 Date	
Residence: City	Atlanta	State	Georgia
		Country	US
		Citizenship	US
Mailing Address 2073 Palfox Dr., N.E.			
Mailing Address			
City	Atlanta	State	Georgia
		Zip	30307
		Country	US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Inventor's Signature		Date	
Residence: City		State	
		Country	
		Citizenship	
Mailing Address			
Mailing Address			
City		State	
		Zip	
		Country	
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Inventor's Signature		Date	
Residence: City		State	
		Country	
		Citizenship	
Mailing Address			
Mailing Address			
City		State	
		Zip	
		Country	

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number 10/706,470
Filing Date November 12, 2003
First Named Inventor SRINIVASAN, K.
Title SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBIT RECOVERY
Group Art Unit
Examiner Name
Attorney Docket Number 03001.1040

I hereby appoint:

☒ Practitioners at Customer Number 35856

OR

☐ Practitioner(s) named below:

Name	Registration Number

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Number Bar Code
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as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

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State

Zip

Country

Telephone

Fax

I am the:

☒ Applicant/Inventor.

☐ Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/98).

SIGNATURE of Applicant or Assignee of Record

Name Krishnakumar Srinivasan

Signature

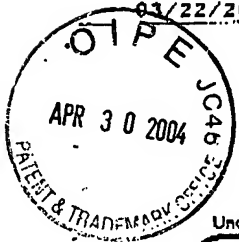
Date

March 19, 2004

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

☒ Total of 3 forms are submitted.

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PTO/SB/81 (02-01)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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I am the:

☒ Applicant/Inventor.

☐ Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name

Brian F. Stone

Signature

Date

3/15/04

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

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PTO/SB/81 (02-01)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR BEST RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name

Krishnakumar Srinivasan

Signature

Date

March 19, 2004

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**POWER OF ATTORNEY OR
AUTHORIZATION OF AGENT**

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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35856

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SIGNATURE of Applicant or Assignee of Record

Name

Brian F. Stone

Signature

Brian F. Stone

Date

3/15/04

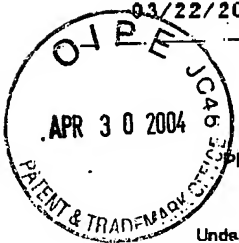
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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR BEST RECOVERY
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

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SIGNATURE of Applicant or Assignee of Record

Name

Mark R. Pendleton

Signature

Date

3-15-04

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AUTHORIZATION OF AGENT**

Application Number	10/706,470
Filing Date	November 12, 2003
First Named Inventor	SRINIVASAN, K.
Title	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBIT RECOGNITION
Group Art Unit	
Examiner Name	
Attorney Docket Number	03001.1040

I hereby appoint:

☒ Practitioners at Customer Number

35856

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☐ Practitioner(s) named below:

Name	Registration Number

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Name

Mark R. Pendleton

Signature



Date

3-15-04

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DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)

☒ Declaration Submitted with Initial Filing
OR
☐ Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)

Attorney Docket Number	03001.1040
First Named Inventor	SRINIVASAN et al.
COMPLETE IF KNOWN	
Application Number	10/708,470
Filing Date	11/12/2003
Art Unit	
Examiner Name	

As the below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY

(Title of the invention)

the specification of which

☒ is attached hereto

OR

☐ was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/029 attached hereto:

(Page 1 of 4)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

DECLARATION — Utility or Design Patent Application

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Name

Address

City

State

ZIP

Country

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR: ☐ A petition has been filed for this unsigned inventor

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